



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Debtor

Order Filed on December 13, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Sylvia Y. Smith

Case No: 17-32361

Chapter: 13

Hearing Date: 12/13/22 @ 11:00 a.m.

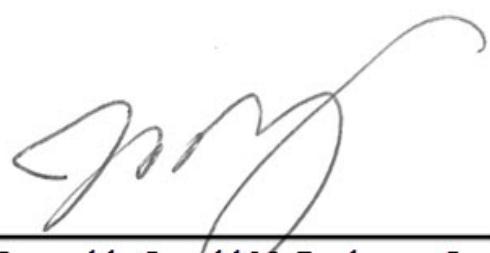
Judge: JNP

**ORDER ON MOTION TO CANCEL AND DISCHARGE:**

MORTGAGE     LIEN     OTHER (specify) \_\_\_\_\_

The relief set forth on the following page is hereby ORDERED.

**DATED: December 13, 2022**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

- The debtor's motion is denied.
- The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 14 Cherokee Drive, Galloway, NJ 08205

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: U.S. Department of HUD
- b. Current Assignee: U.S. Department of HUD
- c. Current Servicer: ISN Corporation – Western Operations Center
- d. Date of Mortgage/Lien: 12/13/2012
- e. Date of Recordation: 4/10/2013
- f. Place of Recordation: Atlantic, State of New Jersey
  - i. Mortgage Book: 13576
  - ii. Page: 1
- g. Original Principal Balance of Mortgage/Lien: \$ 46,853.50

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE  
CERTIFIED BY THE BANKRUPTCY COURT WITH THE  
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

In re:  
Sylvia Y Smith  
Debtor

Case No. 17-32361-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 13, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:**

Recip ID	Recipient Name and Address
db	+ Sylvia Y Smith, 14 Cherokee Drive, Galloway, NJ 08205-3735

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor BANK OF AMERICA N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kathleen M Magoon	

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User: admin

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Date Rcvd: Dec 13, 2022

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Total Noticed: 1

on behalf of Creditor BANK OF AMERICA N.A. logsecf@logs.com, kathleenmagoon@gmail.com

Moshe Rothenberg

on behalf of Debtor Sylvia Y Smith moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8